

When Recorded Mail To:
Financial Dimensions, Inc.
41 Terence Drive
Pittsburgh, PA 15236

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Skagit County Auditor

9/11/2003 Page 1 of 1 10:43AM

Prepared by: S. PRASANNA
Ocwen Federal Bank FSB
1665 Palm Beach Lakes Blvd.
The Forum, Suite 105
West Palm Beach, Florida 33401

**WASHINGTON
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Loan #: 31166788 0822 S

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION., the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Scott W. Anderson, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee thereunder.

Dated FEBRUARY 25TH 2002, executed by REBECCA A. LOUCKS AND KENNETH J. LOUCKS to ISLAND TITLE COMPANY as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION. as Beneficiary, and filed of record on 02-28-2002, at Book: _____, Page: _____, Instrument/Entry/Document Number: 2280148.

PREMISES DESCRIBED AS: [4638-000-058-0007] in SKAGIT County, WA and more completely described as:

LEGAL DESCRIPTION:

LOT 58, THE MEADOW, PHASE II, ACCORDING TO THE PALT THEREOF, RECORDED IN VOLUME 16 OF PLATS, PAGES 1 THROUGH 7, RECORDS OF SKAGIT, WASHINGTON.

NOW THEREFORE, Scott W. Anderson, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, **HEREBY RECONVEYS**, releases, and discharges, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it, and authorizes and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ACTING SOLELY AS NOMINEE
FOR MERITAGE MORTGAGE CORPORATION.**

SUBSTITUTE TRUSTEE

By:

Name: Brian S. Vanscoy

Title: Vice President

State of Florida, County of Palm Beach)

Name: Scott W. Anderson

Title: Substitute Trustee

On July 7, 2003, before me, the undersigned Notary Public, personally appeared, Brian S. Vanscoy, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION.**, and Scott W. Anderson, the Substitute Trustee and both being personally known to me to be the person(s) whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their respective authorized capacities as Vice President and Substitute Trustee, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

Notary

NOTARY STAMP



Goretti Cervantes
My Commission DD040021
Expires July 08, 2005